Doc 1 Filed 08/10/09 Entered 08/10/09 14:34:17 B1 (Official FORTS) 48873358 Desc Main UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION (ROCKFORD) Page 1 of 25 **Voluntary Petition** Name of Debtor (if individual, enter Last, First, Middle): Dlugosz, Tracy Ann Name of Joint Debtor (Spouse) (Last, First, Middle):

<u>L</u> .					
All Other Names used by the Debtor in the la (include married, maiden, and trade names):	st 8 years	All Other Names used by the Joint Debtor in the last 8 years			
		(include married, maiden, and trade names):			
Last four digits of Soc. Sec. or Individual To					
Last four digits of Soc. Sec. or Individual-Tax than one, state all): xxx-xx-8466		more Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if mothan one, state all):			
Street Address of Debtor (No. and Street, Cit 213 Liverpool Dr SE	y, and State);	Street Address of Joint Debtor (No. and Street, City, and State):			
Poplar Grove, IL		, and said,			
	ZIP CODE	ZÎP CODE			
County of Residence or of the Principal Place	of Business:				
Boone		County of Residence or of the Principal Place of Business:			
Mailing Address of Debtor (if different from str 213 Liverpool Dr SE Poplar Grove, IL	eet address):	Mailing Address of Joint Debtor (if different from street address):			
,	ZIP CODE 61065	ZIP CODE			
Location of Principal Assets of Business Debto	or (if different from street address above				
		·			
Type of Debtor	Nature of Business	ZIP CODE			
(Form of Organization) (Check one box.)	(Check one box.)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)			
Individual (includes loint Debters)	Health Care Business Single Asset Real Estate as def	ined Chapter 7			
See Exhibit D on page 2 of this form.	in 11 U.S.C. § 101(51B)  Railroad	The condition of a Foreign Main Proceeding  Chapter 11 Chapter 15 Petition for Recognition of a Foreign Main Proceeding			
Corporation (includes LLC and LLP) Partnership	Stockbroker	Chapter 12 Chapter 15 Petition for Recognition			
Other (If debtor is not one of the shows	Commodity Broker Clearing Bank	Chapter 13 of a Foreign Nonmain Proceeding			
entities, check this box and state type of entity below.)	Other	Nature of Debts (Check one box.)			
	Tax-Exempt Entity	Debts are primarily consumer ☐ Debts are primarily			
	(Check box, if applicable.)  Debtor is a tax-exempt organizat	§ 101(8) as "incurred by an			
	Code (the Internal Revenue Code	as a second of the second of t			
Filing Fee (Cheo Full Filing Fee attached.	k one box.)	Check one box: Chapter 11 Debtors			
		Debtor is a small business debtor as defined by 11 H.S.C. & 101/51D)			
Filing Fee to be paid in installments (applic signed application for the court's considera unable to pay fee except in installments.	able to individuals only). Must attach tion certifying that the debtor is	Debtor is not a small business debtor as defined in 11 U.S.C. § 101(510).  Check if:			
End of the except in installinents. R	ule 1006(b). See Official Form 3A.	Debtor's aggregate popoportioent liquidated debta (			
Filing Fee waiver requested (applicable to cattach signed application for the court's con	chapter 7 individuals only). Must	insiders or affiliates) are less than \$2,190,000.  Check all applicable boxes:			
	See Official Form 3B.	A plan is being filed with this petition.			
tatistical/Administrative Information		Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			
Debtor estimates that funds will be available	for distribution to unsecured creditors	THIS SPACE IS FOR			
there will be no funds available for distribute		penses paid,			
I					
49 50-99 100-199 200-999		001- 25,001- 50,001- Over			
stimated Assets	5,000 10,000 25,0				
to \$50,001 to \$100,001 to \$500,001	\$1,000,001 \$10,000,001 \$50				
0,000 \$100,000 \$500,000 to \$1 million timated Liabilities	to \$10 million ( Arm	,000,001 \$100,000,001 \$500,000,001 More than 100 million to \$500 million to \$1 billion \$1 billion			
to \$50,001 to \$100,001 to \$500,001	\$1,000,001 \$10,000,001 \$50				
0,000 \$100,000 \$500,000 to \$1 million	t- 040 - 90	000,001 \$100,000,001 \$500,000,001 More than 100 million to \$500 million to \$1 billion \$1 billion			

<u>B1 (Official ខែតិទិក្ខ (A)8</u> 873358 Doc 1 Filed 08/10/09	Entered 08/10/09 14:34	4:17 Desc Main
Voluntary Petition Document	Page 2 of 25 Name of Debtor(s): Tracy Ann Di	Page
(This page must be completed and filed in every case.)	Hame of Debtor(s). Tracy Ann Dis	ugosz
All Prior Bankruptcy Cases Filed Within Last	8 Voors (If more than the	
I as	Case Number:	
None Location Where Filed		Date Filed:
Eccation Where Filed;	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Date of	
	Case Number	than one, attach additional sheet.)
None District:		Date Filed:
	Relationship:	Judge:
Exhibit A	<u> </u>	
(To be completed if debtor is required to file periodic reports to a factor of the second of the sec	(To be completed	h <b>iblt B</b> if debtor is an individual
10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	) Whose debts are pr	imarily consumer debts )
and is requesting relief under chapter 11.)	I, the attorney for the petitioner named in t	he foregoing petition, declare that I have
F-4-3-4 - 0	informed the petitioner that [he or she] ma of title 11, United States Code, and have e	V DMC99d under chantes 7 44 40 40
Exhibit A is attached and made a part of this petition.	i odon chapter. Hutther certify that I have d	elivered to the debtor the notice
	required by 11 U.S.C. § 342(b),	
	X	
		Date
Does the debtor own or have possession of any	ibit C	*
Does the debtor own or have possession of any property that poses or is alleged to pose a Yes, and Exhibit C is attached and made a part of this petition.	a threat of imminent and identifiable harm to	public health or safety?
No.		•
(To be completed by succession in the complete by succession in the complet	bit D	
(To be completed by every individual debtor. If a joint petition is filed, each s  Exhibit D completed and signed by the debtor is attached and made	spouse must complete and attach a se	eparate Exhibit D )
and made	le a part of this petition.	
f this is a joint petition:		
Exhibit D also completed and signed by the joint debtor is attached	and made a part of this petition.	İ
Information Regarding	g the Debtor - Venue	
(Check any an	nlicable hav \	
Debtor has been domiciled or has had a residence, principal place of bu preceding the date of this petition or for a longer part of such 180 days the	siness, or principal assets in this Dist han in any other District.	rict for 180 days immediately
There is a bankruptcy case concerning debtor's affiliate, general partner,		•
Debtor is a debtor in a foreign proceeding and has its principal state of the		
principal place of business or assets in the United States but is a defend or the interests of the parties will be served in regard to the relief sought	lant in an action or proceeding tip a to	ted States in this District, or has no
or the interests of the parties will be served in regard to the relief sought	in this District.	derai or state court in this District,
Certification by a Debtor Who Resides	as a Tenant of Residential Property	,
Landlord has a judgment against the debtor for possession of debtor's re	sidence. (If box checked, complete the	ne following.)
Ale		
(Ivai	ne of landlord that obtained judgment	)
		l
Debtor claims that under good-self-self-self-self-self-self-self-self	ress of landlord)	
Debtor claims that under applicable nonbankruptcy law, there are circums monetary default that gave rise to the judgment for possession, after the judgment for possession, after the judgment for possession.	tances under which the debtor would udgment for possession was entered.	be permitted to cure the entire
Debtor has included in this petition the deposit with the court of any rent th petition.	nat would become due during the 30-d	lay period after the filing of the
		- 1
Debtor certifies that he/she has served the Landlord with this certification.	(11 U.S.C. § 362(j)).	

Signature of Authorized Individual	
Printed Name of Authorized Individual	
Title of Authorized Individual	

Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 09-73358 Doc 1 Filed 08/10/09 Entered 08/10/09 14:34:17 Desc Main (Official Form 1, Exhibit D) (12/08) UNITED STATES BARKER LATE (\$5.01.PT)

#### UNITED STATES BARKRU中立公立OURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

In re: Tracy Ann Dlugosz

Case No.	
	(if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/08) UNITED STATES BARKED FTC Y COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

In re: Tracy Ann Dlugosz

Case No. (if known)

Debtor(s)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: Tracy Ann Diugosz
Date: 5-18-09

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In re Tracy	Ann Diugosz
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Case No.	
	(if known)

## **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any, Secured Claim or Exemption	Amount Of Secured Claim
None				
			Contract of the Contract of th	

Total: \$0.00 (Report also on Summary of Schedules)

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In re Tracy Ann Dlugosz

Case No.		
	(if known)	

## **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Gurrent Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on hand	-	\$10.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account	*	\$0.00
Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings,		Dining room furniture	-	\$300.00
including audio, video and computer equipment.		Living room furniture	-	\$200.00
		Bedroom furniture	-	<b>\$4</b> 50.00
		Kids room furniture	-	\$75.00
		3 TV sets	-	\$200.00
		Computer	-	\$75.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	х			
6. Wearing apparel.		Clothing	-	\$150.00
7. Furs and jewelry.		Jewelry	-	\$75.00

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In re	Tracy	Ann	Dlugosz
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Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Type of Properly	Norte	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Edward Jones - 401K	-	\$1,400.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x		į	
16. Accounts receivable.	x			

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B6B (Official Form 6B) (12/07) Cont.	

In re Tracy Ann Dlugosz

Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			APAN
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			

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In re Tracy Ann Diugosa	In I	'n	Tracy	Ann	Dlugosz
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Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.  25. Automobiles, trucks, trailers, and other vehicles and accessories.	x	Car - 2000 Jeep Grand Cherokee Laredo Client owes \$3000.00 Mileage - 135,490 Value - based on www.kbb.com \$1,675.00 See attached		\$1,675.00
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	х			
29. Machinery, fixtures, equipment, and supplies used in business.	х			
30. Inventory.	x			
31. Animals.		3 cats - \$10.00 each 1 dog - \$20.00	_	\$50.00
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	X			

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B6B (Official Form 6B) (12/07) Cont.	

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in re Tracy Ann Dlugosz

Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, John	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			
				3
		4continuation sheets attached		
(Include amounts from any contin	nuati	on sheets attached. Report total also on Summary of Schedules.)	>	\$4,660.00

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36C (Official Form 6C) (12/07)		Document	Page 12 of 25	

in re	Tracy	Ann	Dlugosz
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Case No.	
	(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on hand	705 H 00 5/40 4004/b)	\$10,00	The state of the s
,	735 ILCS 5/12-1001(b)	·	\$10.00
Checking account	735 ILCS 5/12-1001(b)	\$0.00	\$0.00
Dining room furniture	735 ILCS 5/12-1001(b)	\$300.00	\$300.00
Living room furniture	735 ILCS 5/12-1001(b)	\$200.00	\$200.00
Bedroom furniture	735 ILCS 5/12-1001(b)	\$450.00	\$450.00
Kids room furniture	735 ILCS 5/12-1001(b)	\$75.00	\$75.00
3 TV sets	735 ILCS 5/12-1001(b)	\$200.00	\$200.00
Computer	735 ILCS 5/12-1001(b)	\$75.00	\$75.00
Clothing	735 ILCS 5/12-1001(b)	\$150.00	\$150.00
Jewelry	735 ILCS 5/12-1001(b)	\$75.00	\$75.00
Edward Jones - 401K	40 ILCS 5/7-217, 5/8-244	\$1,400.00	\$1,400.00
Car - 2000 Jeep Grand Cherokee Laredo Client owes \$3000.00 Mileage - 135,490 Value - based on www.kbb.com \$1,675.00 See attached	735 ILCS 5/12-1001(c)	\$1,675.00	\$1,675.00
3 cats - \$10.00 each 1 dog - \$20.00	735 ILCS 5/12-1001(b)	\$50.00	\$50.00
		\$4,660.00	\$4,660.00

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B6D (Official Form 6D) (12/07)	
In re Tracy Ann Diugo	SZ

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Case No. \_

(if known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☑ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
							i	
10-11-4 <sub>1011</sub>	Ц		Subtotal (Total of this P	_		- 2	\$0.00	\$0.00
Nocontinuation sheets attached			Total (Use only on last p	age	∍) >		\$0.00 (Report also on	\$0.00 (If applicable,

\_\_\_continuation sheets attached

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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(If Known)

In re Tracy Ann Dlugosz

₫	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governor of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
* Am adjus	nounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of street.
	Nocontinuation sheets attached

B6F (Official Form 6F) (12/07) In re Tracy Ann Diugosz Document

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Case No. \_

(if known)

Ш	Check this box it	f debtor has no	creditors holding	unsecured claims to	o report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	THE TOTAL PROPERTY.	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCT#: xxxxxxx54-01 Afni, Inc. PO Box 3517 Bloomington, IL 61702-3517	Militari india	•	DATE INCURRED: 01/07/2009 CONSIDERATION: Collecting for - REMARKS: Original creditor - Verizon North, Inc account# 8157-6519-1506-0630				\$370.00
ACCT#: xxxxx4353 Alliance One Receivables Management, Inc 1684 Woodlands Dr, #150 Maumee. OH 43537		_	DATE INCURRED: 12/02/2008 CONSIDERATION: Collecting for - REMARKS: Client: Credit First NA CT Client reference # 643604353 Account # 16699321				\$694.00
ACCT#: xxxxxx6648 AMCORE BANK NA 501 7TH ST ROCKFORD, IL 61104		-	DATE INCURRED: 07/2006 CONSIDERATION: Credit Card REMARKS:				\$703.00
ACCT#: xxxxxx6180  AMCORE BANK NA 501 7TH ST ROCKFORD, IL 61104		-	DATE INCURRED: 07/2006 CONSIDERATION: Credit Card REMARKS:				\$91.00
ACCT#: xxx2482 Atlantic Credit & Finance, Inc. 2727 Franklin Road SW Roanoke, VA 24014		•	DATE INCURRED: 03/2008 CONSIDERATION: Collecting for - REMARKS: Original Creditor - HSBC				\$3,020.00
ACCT#: xx-xxxx8086 CBCS PO Box 163250 Columbus, OH 43216-3250		-	DATE INCURRED: 12/10/2008 CONSIDERATION: Collecting for - REMARKS: Collection agency for Nicor Gas				\$793.00
4continuation sheets attached	_i	(Rep	Su (Use only on last page of the completed Sci ort also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Rela	e, c	Γot ule	al > F.	

B6F-(Official Form 6F) (12/07) - Cont. In re Tracy Ann Dlugosz

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(if known)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	THE POST OF THE	UNITROITALED	DISPUTED	AMOUNT OF CLAIM
ACCT#: xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$4,059.00
ACCT#: xxxxxxxxxxxx7812 Citifinancial PO Box 6931 The Lakes, NV 88901-69311		-	DATE INCURRED: 10/06 CONSIDERATION: Credit Card REMARKS:					\$8,766.00
ACCT#: xxxxxxxxx-xxx6108 Citifinancial PO Box6931 The Lakes, NV 88901-6931		-	DATE INCURRED: 02/2006 CONSIDERATION: Credit Card REMARKS:					\$4,059.00
ACCT#: xxx6978 Client Services, Inc. 3451 Harry Truman Blvd St Charles, MO 63301-4047		-	DATE INCURRED: 09/22/2008 CONSIDERATION: Collecting for - REMARKS: Re: Autopass Store at CFNA					\$694.00
ACCT#: xxxxxx3675 Coldwell Banker Mortgage Mortgage Service Center 4001 Leadenhall Road Mt. Laurel, NJ 08054		-	DATE INCURRED: 2008 CONSIDERATION: Purchase Money REMARKS: Property address: 109 King Henry Dr S, Poplar Gr, IL 61065 Foreclosure; date 09/03/08					\$181,655.36
			amount of debt canceled \$181,655.36 Fair market value of property \$152,000.00					
Sheet no. <u>1</u> of <u>4</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority Cl	aim	s (Rep	(Use only on last page of the completed Schort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relat	edu e, o	ota ule n t	al > F. he	)	\$199,233.36

B6F (Official Form 6F) (12/07) - Cont. In re **Tracy Ann Dlugosz** 

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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR. COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
ACCT#: x-xxxx0278  ER Solutions, Inc 800 SW 39th St PO Box 9004 Renton, WA 98057		-	DATE INCURRED: 10/07/2008 CONSIDERATION: Collecting for - REMARKS: Creditor: Verizon Client account# 8157-6519-1506-0630			62188		\$370.18
ACCT#: xx5235  John P. Frye, P.C.  Attorney at Law P.O. Box 13665  Roanoke, Virginia 24036-3665		_	DATE INCURRED: 01/16/2009 CONSIDERATION: Collecting for - REMARKS: Original Creditor: HSBC Account# 5458-0015-5205-3286 Collection agency: Atlantic Credit & Finance,					\$3,020.31
ACCT#: xxxx-xxxx-xxxx LVNV Funding LLC PO Box 740281 Houston, TX 77274		-	DATE INCURRED: 02/2008 CONSIDERATION: Collecting for - REMARKS: Original creditor - Capital One					\$1,810.00
ACCT#: xx5346 Nicor Gas 1844 Ferry Road Naperville, IL 60563		-	DATE INCURRED: CONSIDERATION: Utility REMARKS:					\$774.00
ACCT#: xxx1157 Pinnacle Credit Services PO Box 5617 Hopkins, MN 55343		-	DATE INCURRED: 07/2008 CONSIDERATION: Collecting for - REMARKS: Original creditor - HSBC					\$929.00
Sheet no. 2 of 4 continuation sheet Schedule of Creditors Holding Unsecured Nonpriority Cl	aims	Repo	ed to  (Use only on last page of the completed ort also on Summary of Schedules and, if applic Statistical Summary of Certain Liabilities and R	Sched	Γot lule	tal e F the	۰ •	\$6,903.49

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In re Tracy Ann Diugosz

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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOHNT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: xxx1157 Pinnacle Credit Services 7900 HWY 7, #100 Saint Luois Park, MN 55426		<u>-</u>	DATE INCURRED: 07/2008 CONSIDERATION: Collecting for - REMARKS: Original Creditor - HSBC				\$929.00
ACCT#: xxxx-xxxx-xxxx Portfolio Recvry & Affil 120 Corporate Blvd, ste 1 Norfolk, VA 23502	-	-	DATE INCURRED: 06/2008 CONSIDERATION: Collecting for - REMARKS: Original creditor- Citibank				\$1,142.00
ACCT#: xxxx3342 Tate & Kirlin Associates 2810 Southampton Rd Philadelphia, PA 19154			DATE INCURRED: 01/23/09 CONSIDERATION: Collecting for - REMARKS: Original Creditor: Capital One Collection with LVNV Funding LLC Account# 4862-3625-4204-4386				\$1,787.00
ACCT#: xxxxxx6767 Verizon North Inc		•	DATE INCURRED: CONSIDERATION: Collecting for - REMARKS:				\$370.00
ACCT#: xxx-xxxxxxxxxx-9001 WFFINANCE 1 International Plaza, Philadelphia, PA 19113		•	DATE INCURRED: 08/2005 CONSIDERATION: Purchase Money REMARKS: Car loan, Client will continue to make payments car value based on www.kbb.com \$1,675.00				\$2,389.00
			address: Wells Fargo Auto Finance PO Box 29704 Phoenix, AZ 85038-9704 PO Box 60510 Los Angeles, CA 90060-0510				
Sheet no. <u>3</u> of <u>4</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority Cl	aim	s (Rep	(Use only on last page of the completed Sc ort also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Rela	hedu le, o	otal ile i n th	l > F.) ie	\$6,617.00

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In re Tracy Ann Dlugosz

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOHNT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: xxxxxx9846  Zenith Acquisition 220 John Glenn Dr, #1  Amherst, NY 14228		-	DATE INCURRED: 05/2008 CONSIDERATION: Collecting for - REMARKS: Original creditor - Wells Fargo Financial				\$2,756.00
ACCT#: xxxxxxxxxxxxxxxxxxX60F  Zenith Acquisition 170 Northpointe Parkway, #300 Amherst, NY 14228		7	DATE INCURRED: 02/06/2009 CONSIDERATION: 02/06/2009 Collecting for - REMARKS: Re: NSC122-North Star Capital Acquisition Creditor: Wells Fargo Financial Account# 4071-1000-1388-7140				\$3,139.00
				11000			
Sheet no. 4 of 4 continuation shee Schedule of Creditors Holding Unsecured Nonpriority Cla	aims	s (Rep	led to Su (Use only on last page of the completed Schort also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Relat	nedu e, o	otal ile F n th	> =.) e	\$5,895.00 \$224,319.85

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SCHEDIII E.G.	EXECUTORY	CONTRACTS	<b>AND UNEXPIRED</b>	LEASES
aunebule di	- EAEGUIURT	CUNIKACIS	AND UNEXFIRED	LEADED

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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			_	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no codebtors.

MAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
•	

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Case No.

In re Tracy Ann Dlugosz

CCHEDIII E I	CURRENT	INCOME OF		DEDTOD/C
<b>クロロにいいにに !</b>	- CURRENI	INCOME OF	F INDIVIDUAL	DEDIOR(3)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		Dependents o	of Debtor and Spouse	
Single	Relationship(s): 8 YEARS	Age(s): Son	Relationship(s):	Age(s):
_				
Employment:	Debtor		Spouse	
Occupation	Administrative Assistant			
Name of Employer	H&M Machining			
How Long Employed	1year 8 months			
Address of Employer	1209 Shappert Dr			
÷	Machesney Park, IL 61115			
INCOME: (Estimate of av	verage or projected monthly inco	me at time case filed)	<u>.                                    </u>	DEBTOR SPOUSE
<ol> <li>Monthly gross wages</li> </ol>	, salary, and commissions (Pron			\$2,080.00
<ol><li>Estimate monthly over</li></ol>	ertime			\$0.00
3. SUBTOTAL 4. LÉSS PAYROLL DEI	DUCTIONS			\$2,080.00
	ides social security tax if b. is ze	ro)		\$86.84
b. Social Security Tax		10)		\$120.77
c. Medicare				\$28.25
d. Insurance				\$0.00
e. Union dues				\$0.00
f. Retirement				\$0.00
g. Other (Specify) _s			_	\$50.18
h. Other (Specify)			_	\$0.00
i. Other (Specify) j. Other (Specify)			_	\$0.00 \$0.00
k. Other (Specify)		·	_	\$0.00 \$0.00
5. SUBTOTAL OF PAYE	ROLL DEDUCTIONS		-	\$286.04
6. TOTAL NET MONTH	LY TAKE HOME PAY		No. ii See	\$1,793.96
7. Regular income from	operation of business or profess	sion or farm (Attach d	etailed stmt)	\$0.00
<ol><li>Income from real proj</li></ol>	perty		•	\$0.00
<ol><li>Interest and dividend:</li></ol>	_			\$0.00
	e or support payments payable t	to the debtor for the d	ebtor's use or	\$0.00
that of dependents lis				
11. Social security of gov	vernment assistance (Specify):			\$0.00
12. Pension or retirement	t income		_	\$0.00
13. Other monthly income				
a			_ <del></del>	\$0.00
b		-		\$0.00
C	<del> </del>		0.000004.170	\$0.00
14. SUBTOTAL OF LINE				50.00
	Y INCOME (Add amounts shown	•		\$1,793.96
16. COMBINED AVERAG	GE MONTHLY INCOME: (Combi	ine column totals from	n line 15)	\$1,783.96

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.** 

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IN RE: Tracy Ann Dlugosz

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## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate scillabeled "Spouse."	hedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)     a. Are real estate taxes included?	\$500.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other:	\$138.00 \$65.00
3. Home maintenance (repairs and upkeep)  4. Food  5. Clothing  6. Laundry and dry cleaning  7. Medical and dental expenses  8. Transportation (not including car payments)  9. Recreation, clubs and entertainment, newspapers, magazines, etc.  10. Charitable contributions	\$5.00 \$350.00 \$100.00 \$25.00 \$30.00 \$100.00 \$50.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto	\$25.00 \$80.00
e. Other:  12. Taxes (not deducted from wages or included in home mortgage payments)  Specify:	
<ul> <li>13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)</li> <li>a. Auto: child care expenses</li> <li>b. Other: beauty and barber</li> <li>c. Other:</li> <li>d. Other:</li> </ul>	\$360.00 \$175.00 \$35.00
<ul> <li>14. Alimony, maintenance, and support paid to others:</li> <li>15. Payments for support of add'l dependents not living at your home:</li> <li>16. Regular expenses from operation of business, profession, or farm (attach detailed statement)</li> <li>17.a. Other:</li> <li>17.b. Other:</li> </ul>	
<ul> <li>18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)</li> <li>19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following document: None.</li> </ul>	\$2,038.00 g the filing of this
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$1,793.96 \$2,038.00 (\$244.04)

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B6 Summary (Official Form 6 - Summary) (12/07)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

In re Tracy Ann Diugosz

Case No.

Chapter 7

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	. \$0.00	Tage State	
B - Personal Property	Yes	5	\$4,660.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1	AND PROTECTION OF THE PROTECTI	\$0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1	79 54 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$224,319.85	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1		······································	
I - Current Income of Individual Debtor(s)	Yes	1		Total State of the	\$1,793.96
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$2,038.00
	TOTAL	18	\$4,660.00	\$224,319.85	

Case 09-73358 Form 6 - Statistical Summary (12/07) Doc 1

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#### UNITED STATES BANKRUPTCY COURT **NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)**

In re Tracy Ann Dlugosz

Case No.

Chapter

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$1,793.96
Average Expenses (from Schedule J, Line 18)	\$2,038.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$993.12

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column	and State of the S	\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	*************************************	\$0.00
4. Total from Schedule F		\$224,319.85
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$224,319.85